

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)**

In Re:

DENNIS C. HOROWITZ
TRACEY L. HOROWITZ

Debtor(s).

Proceedings in Chapter 13

Case No.: 18-30007-ABA

**TRUSTEE'S STATEMENT PURSUANT
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 19, 2018

ICB: KES
via first class mail:

DENNIS C. HOROWITZ
TRACEY L. HOROWITZ

Respectfully submitted,

/s/ ISABEL C. BALBOA
ISABEL C. BALBOA
Chapter 13 Standing Trustee

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Isabel C. Balboa, Chapter 13 Standing Trustee

Certification of Business Debtor for Closed or Inactive BusinessSole Proprietorship, Limited Liability Company (LLC), Limited Liability Partnership (LLP),
Partnership, or Corporation

Note: All field highlighted in red must be completed.

Debtor(s) Name:

Dennis C. + Tracey L. Horowitz

Case Number:

18-30007

E-Mail:

N/A

I, as the Debtor(s) named above, being of full age & duly sworn upon my oath, depose and say:

My business name was:

Dennis C. + Tracey Horowitz.

The nature of my business was:

Technical writing

My EIN* from the IRS was:

8716

(If no EIN#, enter last 4 digits of SS#)

*EIN# = Employer Identification Number also known as a Federal Tax Identification Number, used to identify a business entity.

My business was a:

- ☒ Sole Proprietorship. ☐ Limited Liability Company.
☐ Limited Liability Partnership. ☐ Partnership.
☐ Corporation.

My business was located at:

my Home.

My business started
(mm/dd/yyyy):

1/1/2013

My business ended
(mm/dd/yyyy):

11/16/2017

My ownership interest was (%):

100%

My business was:

- ☐ Dissolved or Cancelled ☐ Closed.
☒ Inactive. ☐ Sold.

Federal Tax Returns have been filed
with the IRS through the year ending:

- ☐ 12/31/2011. ☐ 12/31/2012. ☐ 12/31/2013.
☐ 12/31/2014. ☐ 12/31/2015. ☐ 12/31/2016.
☒ 12/31/2017. ☐ 12/31/2018. ☐ 12/31/2019.
☐ 12/31/2020. ☐ Not Required.

Corporate Tax Returns have been filed with the IRS through the year ending:

- ☐ 12/31/2011. ☐ 12/31/2012. ☐ 12/31/2013.
☐ 12/31/2014. ☐ 12/31/2015. ☐ 12/31/2016.
☐ 12/31/2017. ☐ 12/31/2018. ☐ 12/31/2019.
☐ 12/31/2020. ☒ Not Required.

My business had, other than the owner(s), partner(s), or share holders:

- ☐ W-2 Employees.
☐ Sub-Contractors for which 1099-MISC were issued.
☐ Both Employees & Sub-Contractors.
☐ Casual Laborers for which no 1099-MISC were required.
☒ No Employees or Sub-Contractors.

My business has filed final tax returns required by the IRS / State through the year ending:

- ☐ 12/31/2011. ☐ 12/31/2012. ☐ 12/31/2013.
☐ 12/31/2014. ☐ 12/31/2015 ☐ 12/31/2016.
☒ 12/31/2017. ☐ 12/31/2018. ☐ 12/31/2019.
☐ 12/31/2020.

(This includes annual return for the year you went out of business; final employment tax return & made final federal tax deposit on these taxes; annual tax return for the LLC, LLP, Partnership or Corporation; Schedule K-1s; & a report disposing of business property).

I have / had bank accounts in the name of my business as follows:

- ☐ Checking. ☐ Savings.
☐ Money Market. ☐ Federal Credit Union.
☐ Paypal Account. ☐ Other Account(s).
☒ No Account(s).

I have / had bank accounts in Debtor(s)' name or name of Non-Debtor spouse or significant other as follows:

- ☒ Checking. ☒ Savings.
☐ Money Market. ☐ Federal Credit Union.
☐ Custodial. ☐ Paypal Account.
☐ Other Account(s). ☐ No Account(s).

My business assets totaled (as of time of closing):

My business:

- ☒ has
☐ has not

complied with all State and Federal Requirements regarding the closure of this business. You should refer to the IRS's web-site (www.irs.gov/Businesses) and State of NJ's web-site (www.state.nj.gov/njbusiness/) for required procedures in closing a business.

YOU MUST SUPPLY THE FOLLOWING DOCUMENT(S) WITH THIS CERTIFICATION OF BUSINESS DEBTOR:

- ☐ PROVIDE THE CORPORATE DISSOLUTION OR LIQUIDATION (Form 966) FROM THE IRS or CERTIFICATE OF CANCELLATION (Form L-109) OR CERTIFICATE OF DISSOLUTION (Form C-159) FROM THE STATE OF NEW JERSEY.
- ☒ PROVIDE COPIES OF THE LAST TWO (2) YEARS TAX RETURNS, ALONG WITH ALL SUPPORTING SCHEDULES AND STATEMENTS. NOTE: Please redact SS#s (XXX-XX-1234), dependent(s)' names, and birth date.
- ☒ PROVIDE COPIES OF ALL BANK STATEMENTS FOR THE ONE (1) YEAR PRIOR TO FILING. IF THE ACCOUNT HAS BEEN CLOSED WITHIN THE YEAR, PROVIDE THE LAST STATEMENT SHOWING THE ACCOUNT CLOSED or A LETTER FROM THE BANK INDICATING SAME. NOTE: Bank statements should include all pages and have all account numbers redacted except for the last four digits. A computer printout will not be accepted.

I declare, as the Debtor(s) named above, under penalty of perjury that the foregoing information is true and correct.

- ☒ I have attached all required documents requested (i.e. Certificate of Cancellation, Tax Returns, Bank Statements.)
- ☒ I read and acknowledge Responsibilities as a Business Debtor (www.standingtrustee.com/forms).
- ☒ I understand that filing this documents under the Trustee's Filing System (T.F.S.) constitutes the Participant's signature for purposes of signing the document under Fed. R. Bankr. P. 9011.

/s/ Print Debtor's Name:

Dennis C Horowitz *Dennis C Horowitz*

/s/ Print Co-Debtor's Name:

Tracey L Horowitz *Tracey L Horowitz*

Dated (mm/dd/yyyy):

11-8-2018

The Law Offices of S. Daniel Hutchison

135 N. Broad Street
Woodbury, NJ 08096
Phone: 856-251-1235

S. Daniel Hutchison, Esq.
Attorney for Debtors

In re: : UNITED STATES BANKRUPTCY COURT
: FOR THE DISTRICT OF NEW JERSEY
Dennis Horowitz : CAMDEN VICINAGE
Tracey Horowitz :
: CHAPTER 13
Debtors. : CASE NO: 18-30007/ABA

CERTIFICATION OF DENNIS AND TRACEY HOROWITZ


I/We, Dennis Horowitz and Tracey Horowitz, hereby certify as follows:

1. We are the debtors in the above-referenced matter and make this Certification to provide the Chapter 13 Trustee with further clarification with regard to the Business Questionnaire.

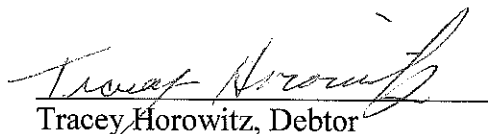
2. We assisted David Vaduro in the typing and completion of appraisal reports. We provided assistance to him for approximately five (5) years which terminated on November 16, 2017. Since then we have not done any work related to technical writing and have no other business income.

3. I/We hereby certify that the foregoing statements made by me are true and correct. I/We are aware that if any of the foregoing statements made by me are willfully false, I/We am subject to punishment.

Date: 11/8/18


Dennis Horowitz, Debtor

Date: 11/8/18


Tracey Horowitz, Debtor

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Isabel C. Balboa, Chapter 13 Standing Trustee

Certification of Business Debtor for Closed or Inactive BusinessSole Proprietorship, Limited Liability Company (LLC), Limited Liability Partnership (LLP),
Partnership, or Corporation

Note: All field highlighted in red must be completed.

Debtor(s) Name:

Case Number:

E-Mail:

I, as the Debtor(s) named above, being of full age & duly sworn upon my oath, depose and say:

My business name was:

The nature of my business was:

My EIN* from the IRS was:
(If no EIN#, enter last 4 digits of SS#)

*EIN# = Employer Identification Number also known as a Federal Tax Identification Number, used to identify a business entity.

My business was a: ☒ Sole Proprietorship. ☐ Limited Liability Company.
☐ Limited Liability Partnership. ☐ Partnership.
☐ Corporation.

My business was located at:

My business started (mm/dd/yyyy):

My business ended (mm/dd/yyyy):

My ownership interest was (%):

My business was: ☐ Dissolved or Cancelled ☐ Closed.
☒ Inactive. ☐ Sold.

Federal Tax Returns have been filed with the IRS through the year ending: ☐ 12/31/2011. ☐ 12/31/2012. ☐ 12/31/2013.
☐ 12/31/2014. ☐ 12/31/2015. ☒ 12/31/2016.
☐ 12/31/2017. ☐ 12/31/2018. ☐ 12/31/2019.
☐ 12/31/2020. ☐ Not Required.

Corporate Tax Returns have been filed with the IRS through the year ending:

<input type="radio"/> 12/31/2011.	<input type="radio"/> 12/31/2012.	<input type="radio"/> 12/31/2013.
<input type="radio"/> 12/31/2014.	<input type="radio"/> 12/31/2015.	<input type="radio"/> 12/31/2016.
<input type="radio"/> 12/31/2017.	<input type="radio"/> 12/31/2018.	<input type="radio"/> 12/31/2019.
<input type="radio"/> 12/31/2020.	<input checked="" type="radio"/> Not Required.	

My business had, other than the owner(s), partner(s), or share holders:

<input type="radio"/> W-2 Employees.
<input type="radio"/> Sub-Contractors for which 1099-MISC were issued.
<input type="radio"/> Both Employees & Sub-Contractors.
<input type="radio"/> Casual Laborers for which no 1099-MISC were required.
<input checked="" type="radio"/> No Employees or Sub-Contractors.

My business has filed final tax returns required by the IRS / State through the year ending:

<input type="radio"/> 12/31/2011.	<input type="radio"/> 12/31/2012.	<input type="radio"/> 12/31/2013.
<input type="radio"/> 12/31/2014.	<input type="radio"/> 12/31/2015.	<input checked="" type="radio"/> 12/31/2016.
<input type="radio"/> 12/31/2017.	<input type="radio"/> 12/31/2018.	<input type="radio"/> 12/31/2019.
<input type="radio"/> 12/31/2020.		

(This includes annual return for the year you went out of business; final employment tax return & made final federal tax deposit on these taxes; annual tax return for the LLC, LLP, Partnership or Corporation; Schedule K-1s; & a report disposing of business property).

I have / had bank accounts in the name of my business as follows:

<input type="checkbox"/> Checking.	<input type="checkbox"/> Savings.
<input type="checkbox"/> Money Market.	<input type="checkbox"/> Federal Credit Union.
<input type="checkbox"/> Paypal Account.	<input type="checkbox"/> Other Account(s).
<input checked="" type="checkbox"/> No Account(s).	

I have / had bank accounts in Debtor(s)' name or name of Non-Debtor spouse or significant other as follows:

<input checked="" type="checkbox"/> Checking.	<input checked="" type="checkbox"/> Savings.
<input type="checkbox"/> Money Market.	<input type="checkbox"/> Federal Credit Union.
<input type="checkbox"/> Custodial.	<input type="checkbox"/> Paypal Account.
<input type="checkbox"/> Other Account(s).	<input type="checkbox"/> No Account(s).

My business assets totaled (as of time of closing):

\$0.00

My business:

☒ has
☐ has not

complied with all State and Federal Requirements regarding the closure of this business. You should refer to the IRS's web-site(www.irs.gov/Businesses) and State of NJ's web-site (www.state.nj.gov/njbusiness/) for required procedures in closing a business.

YOU MUST SUPPLY THE FOLLOWING DOCUMENT(S) WITH THIS CERTIFICATION OF BUSINESS DEBTOR:

- ☐ PROVIDE THE CORPORATE DISSOLUTION OR LIQUIDATION (Form 966) FROM THE IRS or CERTIFICATE OF CANCELLATION (Form L-109) OR CERTIFICATE OF DISSOLUTION (Form C-159) FROM THE STATE OF NEW JERSEY.
- ☒ PROVIDE COPIES OF THE LAST TWO (2) YEARS TAX RETURNS, ALONG WITH ALL SUPPORTING SCHEDULES AND STATEMENTS. NOTE: Please redact SS#s (XXX-XX-1234), dependent(s)' names, and birth date.
- ☒ PROVIDE COPIES OF ALL BANK STATEMENTS FOR THE ONE (1) YEAR PRIOR TO FILING. IF THE ACCOUNT HAS BEEN CLOSED WITHIN THE YEAR, PROVIDE THE LAST STATEMENT SHOWING THE ACCOUNT CLOSED or A LETTER FROM THE BANK INDICATING SAME. NOTE: Bank statements should include all pages and have all account numbers redacted except for the last four digits. A computer printout will not be accepted.

I declare, as the Debtor(s) named above, under penalty of perjury that the foregoing information is true and correct.

- ☒ I have attached all required documents requested (i.e. Certificate of Cancellation, Tax Returns, Bank Statements.)
- ☒ I read and acknowledge Responsibilities as a Business Debtor (www.standingtrustee.com/forms).
- ☒ I understand that filing this documents under the Trustee's Filing System (T.F.S.) constitutes the Participant's signature for purposes of signing the document under Fed. R. Bankr. P. 9011.

/s/ Print Debtor's Name:

Dennis C Horowitz *Dennis C. Horowitz*

/s/ Print Co-Debtor's Name:

TRACEY L HOROWITZ *Tracey L Horowitz*

Dated (mm/dd/yyyy):

11/9/18

The Law Offices of S. Daniel Hutchison

135 N. Broad Street
Woodbury, NJ 08096
Phone: 856-251-1235

S. Daniel Hutchison, Esq.
Attorney for Debtors

In re:	:	UNITED STATES BANKRUPTCY COURT
	:	FOR THE DISTRICT OF NEW JERSEY
Dennis Horowitz	:	CAMDEN VICINAGE
Tracey Horowitz	:	
	:	CHAPTER 13
Debtors.	:	CASE NO: 18-30007/ABA

CERTIFICATION OF DENNIS AND TRACEY HOROWITZ

I/We, Dennis Horowitz and Tracey Horowitz, hereby certify as follows:

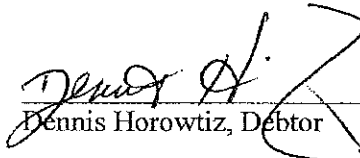
1. We are the debtors in the above-referenced matter and make this Certification to provide the Chapter 13 Trustee with further clarification with regard to the Business Questionnaire for Blue's Dog Treats.

2. In 2016 we started a business known as Blue's Dog Treats which sold dog treats, toys, leashes and collars.

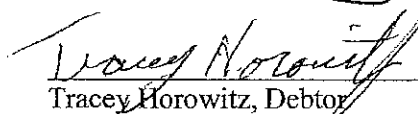
3. Blue's Dog Treats never made any money and we ceased operating in 2016.

4. I/We hereby certify that the foregoing statements made by me are true and correct. I/We are aware that if any of the foregoing statements made by me are willfully false, I/We am subject to punishment.

Date: 11-9-18


Dennis Horowitz, Debtor

Date: 11-9-18


Tracey Horowitz, Debtor